

**REMARKS**

Claims 23-44 remain pending after amendment.

**Claim Amendments**

Claims 1-22 are cancelled. New claims 23-44 are added. Claims 23 and 24 correspond to cancelled claims 1-4, respectively. The remaining claims correspond to cancelled original claims. Claim 42 combines the limitations of claims of claims 1 and 13. Claim 43 combines the limitations of claims 1 and 14. Claim 44 combines the limitations of claims 1 and 16.

No new matter is added by this amendment.

**Objection to Abstract**

In response to the objection of the Examiner to the Abstract, applicants submit herewith a new Abstract of the Disclosure.

**Objections to Claims**

The Examiner objects to claims 2, 4, 6, 7, 8, 11 and 12. In response, these claims are cancelled and rewritten in a manner which is believed to overcome the objection of the Examiner (with the exception of claims 2 and 4 which are incorporated into independent claims 23 and 24 and not separately presented).

Allowable Subject Matter

Applicants thank the Examiner for the indication of allowability of claims 2, 4, 5, 6, 13, 14 and 16-22.

In response, claims 2 and 4 are rewritten as new claims 23 and 24. Claims 5 and 6 correspond to new claims 25 and 26. Claim 13 corresponds to claim 33. Claim 14 corresponds to claim 34. Claims 16-22 correspond to claims 35-41, respectively. Claim 42 combines the limitations of claims of claims 1 and 13. Claim 43 combines the limitations of claims 1 and 14. Claim 44 combines the limitations of claims 1 and 16.

Rejection under 35 USC 112 (second paragraph)

Claim 15 stands rejected under 35 USC 112 (paragraph two) as not distinctly claiming the invention.

In response, claim 15 is cancelled. The rejection is thus moot and should be withdrawn.

Rejection under 35 USC 103(a)

Claims 1, 3 and 7-12 stand rejected under 35 USC 103(a) as being unpatentable over Markel U.S. Patent No. 6,444,773. This rejection respectfully is traversed to the extent deemed to apply to the claims as amended.

In response, claims 1 and 3 are amended to incorporate the limitations of claims 2 and 4 (deemed allowable by the Examiner).

The rejection is thus moot and should be withdrawn.

Application No. 10/088,917

In view of the above, the application is believed to be in condition for allowance. An early indication of same is earnestly solicited.

If necessary, the Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 02-2448 for any additional fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. § 1.17; particularly, extension of time fees.

Respectfully submitted,

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